

State of Idaho

Department of State.

CERTIFICATE OF AMENDMENT OF

ROCKY MOUNTAIN MORTGAGE, INC.

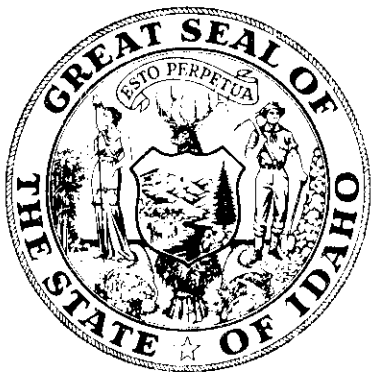
I PETE T. CENARRUSA, Secretary of State of the State of Idaho hereby, certify that
duplicate originals of Articles of Amendment to the Articles of Incorporation of _____

ROCKY MOUNTAIN MORTGAGE, INC.

duly signed and verified pursuant to the provisions of the Idaho Business Corporation Act, have
been received in this office and are found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of
Amendment to the Articles of Incorporation and attach hereto a duplicate original of the Articles
of Amendment.

Dated September 8, 19 82



Pete T. Cenarrusa
SECRETARY OF STATE

Corporation Clerk

A. DIVIDENDS. The holders of preferred shares shall be entitled to receive out of any funds of this corporation at the time legally available for the declaration of dividends as follow:

1. Dividends at the rate of seven percent (7%) per annum on the par value thereof, and no more, payable in cash annually, or at such intervals as the Board of Directors may from time to time determine, when and as declared by the Board of Directors. Such dividends on the preferred shares first issued shall accrue from the date of issuance of such shares and dividends on all preferred shares thereafter issued shall accrue from the date following the last day of the period for which dividends have already been paid on outstanding preferred shares; provided, however, such dividends on all issued and outstanding preferred shares shall accrue and be paid only if earned and declared by the Board of Directors. Such dividends shall be payable before any dividends shall be declared or paid upon or set apart for the common shares; provided, however, such dividends shall be noncumulative from year to year.

B. LIQUIDATION. In the event of a voluntary or involuntary liquidation, dissolution or winding up of the corporation, the holders of preferred shares shall be entitled to receive out of the assets of this corporation, whether such assets are capital or surplus of any nature, an amount equal to 100% of the par value of such preferred shares, and, in addition to such amount, a further amount equal to the dividends declared but unpaid as provided in subparagraph A. 1. of this Article, and no more, before any payment shall be made or any assets distributed to the holders of common shares.

If upon such liquidation, dissolution or winding up, whether voluntary or involuntary, the assets thus distributed among the holders of the preferred shares shall be insufficient to permit

be given to the holders of record of the preferred shares to be redeemed, such notice to be addressed to each such Shareholder at the post office address shown by the records of this corporation. On or after the date fixed for redemption as stated in such notice, each holder of preferred shares called for redemption shall surrender his certificate evidencing such shares to this corporation at the place designated in such notice, and shall thereupon be entitled to receive payment of the redemption price. In case less than all of the shares represented by any such surrendered certificate are redeemed, new certificates shall be issued representing the unredeemed shares. If such notice of redemption shall have been duly given, and, if on the date fixed for redemption funds necessary for the redemption shall be available therefore, then notwithstanding that the certificates evidencing any preferred shares so called for redemption shall have not been surrendered, the dividends with respect to the shares so called for redemptions shall cease to accrue after the date fixed for redemption and all rights with respect to the shares so called for redemption shall forthwith after such date cease except only the rights of the holders to receive the redemption price thereof without interest upon surrender of their certificates therefor.

D. VOTING. The preferred stock shall have no voting rights. Holders of common stock shall be entitled to one vote for each share of common stock standing in his name on the books of the corporation.

E. COMMON STOCK. Subject to all of the rights of the preferred shares, dividends may be paid on the common shares, as and when declared by the Board of Directors, out of any funds of this corporation legally available for the payment of such dividends.

ARTICLE THIRD

The number of shares of common stock of the corporation outstanding at the time of the adoption of this Amendment to the Articles was sixty (60) shares.

ARTICLE FOURTH

The number of shares which were voted for such Amendment was sixty (60) shares and no shares voted against such Amendment.

DATED this 30th day of August, 1982.

ROCKY MOUNTAIN MORTGAGE, INC.

By: Ray W. Shice
President

ATTEST:

Michael M. Wayne
Secretary

STATE OF IDAHO)
) ss.
County of Ada)

On this 30th day of August, 1982, before me the undersigned Notary Public, personally appeared ROY W. GRICE and MICHAEL M. WAGNER known to me to be the persons whose names are subscribed to the foregoing instrument as the President and Secretary of ROCKY MOUNTAIN MORTGAGE, INC., a corporation, and acknowledged to me that they executed the same for and on behalf of said corporation.

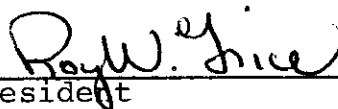
IN WITNESS WHEREOF, I have hereunto set my hand and seal the day and year in this acknowledgment first above written.



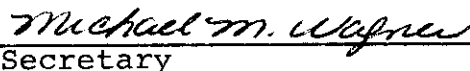
Notary Public for Idaho
Residing at Boise, Idaho

STATE OF IDAHO)
) ss.
County of Ada)

The undersigned certify that they are proper officers to execute this certificate, being the President and Secretary of said corporation, respectively, and further certify that the matters contained in the foregoing Articles of Amendment are true and correct in all respects as they verily believe.

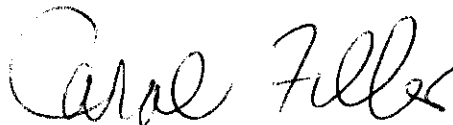


President



Secretary

SUBSCRIBED AND SWORN to before me this 30th day of August, 1982.



Notary Public for Idaho
Residing at Boise, Idaho